

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Gregory E Tracy  
Debtor

Case No. 15-00528-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 12

Date Rcvd: Apr 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2020.

db +Gregory E Tracy, 266 Dewey Street, Mt Wolf, PA 17347-9541  
4693166 +J.S. Johnnessee, 85 Wyntre Brooke Drive, York, PA 17403-4536  
4604546 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: NATIONSTAR MORTGAGE, 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4625382 +E-mail/Text: bncmail@w-legal.com Apr 13 2020 19:43:59 CERASTES, LLC,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4604542 +EDI: CITICORP.COM Apr 13 2020 23:23:00 CHOICE VISA, PO BOX 6248,  
SIOUX FALLS, SD 57117-6248  
4604543 EDI: DISCOVER.COM Apr 13 2020 23:23:00 DISCOVER, PO BOX 30943,  
SALT LAKE CITY, UT 84130  
4606713 EDI: DISCOVER.COM Apr 13 2020 23:23:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4604544 EDI: IRS.COM Apr 13 2020 23:23:00 INTERNAL REVENUE SERVICE, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4604545 EDI: RMSC.COM Apr 13 2020 23:23:00 LOWES, PO BOX 981064, EL PASO , TX 79998-1064  
4633930 EDI: NAVIENTFKASMSERV.COM Apr 13 2020 23:18:00 Navient Solutions, Inc.,  
Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635  
4662354 EDI: PRA.COM Apr 13 2020 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4604547 EDI: NAVIENTFKASMSERV.COM Apr 13 2020 23:18:00 SALLIE MAE SERVICING, PO BOX 9635,  
WILKES BARRE, PA 18773-9635  
TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4623847\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)  
TOTALS: 0, \* 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 15, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com  
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Steven P. Miner on behalf of Debtor 1 Gregory E Tracy sminer@daleyzucker.com,  
aewing@daleyzucker.com  
Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1 **Gregory E Tracy**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: 1:15-bk-00528-HWV

Social Security number or ITIN xxx-xx-3756  
EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gregory E Tracy  
aka Gregory E. Tracey

By the  
court:

4/13/20



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Lyndsey Price, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.
- This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**